IN-SCHOOL DEFERMENT REQUEST
William D. Ford Federal Direct Loan Program

Direct Loans
William D. Ford Federal Direct Loan Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0011
Form Approved
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SCH

SECTION 1: BORROWER IDENTIFICATION ***PLEASE PRINT LEGIBLY IN BLUE OR BLACK INK***

Last Name	First Name	Middle Initial	Social Security Number
Street Address			Area Code/Telephone Number (home) ( )
City	State	Zip Code	Area Code/Telephone Number (other) ( )
			E-mail Address (optional)

SECTION 2: DEFERMENT REQUEST

Before completing this form, carefully read the entire form, including the instructions and other information in Sections 5, 6, and 7. YOU MUST HAVE AN AUTHORIZED OFFICIAL AT YOUR SCHOOL COMPLETE SECTION 4.

■ **I request** that the U.S. Department of Education (ED) defer repayment of my loan(s) while I am enrolled at an eligible school as **AT LEAST A HALF-TIME STUDENT**.

SECTION 3: BORROWER UNDERSTANDINGS AND CERTIFICATIONS

■ **I understand** that the following terms and conditions apply to this deferment:

(1) I am not required to make payments of loan principal during my deferment. No interest will be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). For any unsubsidized loan(s), I will receive a quarterly interest statement, and I may pay the interest at any time. If I do not pay the interest that accrues on my unsubsidized loan(s), it will be capitalized at the end of my deferment period.

(2) My deferment will begin on the date I became enrolled as at least a half-time student, as certified by the authorized official who completes Section 4 of this form.

(3) My deferment will end on the earlier of **(A)** the date that I drop below at least half-time enrollment, or **(B)** the date that I am expected to complete my program requirements, as certified by the authorized official who completes Section 4 of this form.

(4) If my deferment does not cover all of my past due payments, ED may grant me a forbearance for all payments that were due before the begin date of my deferment. If the period for which I am eligible for a deferment has ended, ED may grant me a forbearance for all payments that are due at the time my deferment request is processed.

(5) ED may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. ED will not capitalize interest that accrues during this forbearance.

■ **I certify** that:

(1) The information I have provided on this form is true and correct.

(2) I will provide additional documentation to the Direct Loan Servicing Center, as required, to support my eligibility for this deferment.

(3) I will notify the Direct Loan Servicing Center immediately if I drop below half-time enrollment.

(4) I have read, understand, and meet the eligibility requirements of the deferment for which I have applied.

BORROWER'S SIGNATURE _____ **DATE** _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION YOU MUST HAVE AN AUTHORIZED OFFICIAL AT YOUR SCHOOL COMPLETE SECTION 4. (See WHO TO CONTACT.)

NOTE: As an alternative to completing this section, the school may attach its own enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief, that the borrower named above:

(1) is/was enrolled as at least a half-time student during the academic period from (month-day-year) |___|___|-|___|___|-|___|___|___|___| to |___|___|-|___|___|-|___|___|___|___| and

(2) is reasonably expected to complete his/her program requirements on |___|___|-|___|___|-|___|___|___|___|.

School's Name _____ OPE-ID _____

School's Address _____ City, State, Zip _____

Name/Title of Authorized Official _____ Telephone ( ) _____

AUTHORIZED OFFICIAL'S SIGNATURE _____ **DATE** _____

WHO TO CONTACT: At the University of Illinois at Urbana-Champaign--please contact an authorized official at the Office of the Registrar, %Transcript Department, 901 West Illinois Street, Urbana, IL, 61801. If you have any questions, please call their office at (217) 333-0210.

SECTION 5: INSTRUCTIONS FOR COMPLETING THE DEFERMENT REQUEST FORM

Type or print using dark ink. Report dates as month-day-year. For example, show "January 31, 2007" as "01-31-2007". *REMEMBER TO SIGN AND DATE THE FORM AND HAVE AN AUTHORIZED SCHOOL OFFICIAL COMPLETE SECTION 4.*

Send the completed form and any required documentation to:

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609

If you need help completing this form, call:
1-800-848-0979.

If you use a telecommunications device for the deaf (TDD), call:
1-800-848-0983

Direct Loan Servicing Center web site:
www.dl.ed.gov

SECTION 6: DEFINITIONS

- An **authorized official** who may complete Section 4 is an authorized official of the school where you are/were enrolled as at least a half-time student.
- If unpaid interest is **capitalized**, this means that it is added to the principal balance of your loan(s). This will increase the principal amount and the total cost of your loan(s).
- A **deferment** allows you to temporarily postpone making payments on your loan(s). No interest is charged during a deferment on Direct Subsidized Loans and Direct Subsidized Consolidation Loans. Interest is charged during a deferment on all other Direct Loans.
- An **eligible school** is a school that has been approved by ED to participate in ED's Student Financial Assistance programs or that meets other requirements. The Direct Loan Servicing Center can tell you if the school where you are enrolled is an eligible school.
- A **forbearance** allows you to temporarily postpone making payments on your loan(s), gives you an extension of time for making payments, or lets you temporarily make smaller payments than previously scheduled. Interest is charged during a forbearance on all types of Direct Loans.
- The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans. These loans are known collectively as "Direct Loans".

SECTION 7: ELIGIBILITY REQUIREMENTS

- You may defer repayment of your loans while you are enrolled at least half-time at an eligible school.

SECTION 8: IMPORTANT NOTICES

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you: The authority for collecting the requested information from and about you is §451 et seq. of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate. *The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.*

The information in your file may be disclosed, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions efficiently to submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0011. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4651. *Do not send the completed form to this address.*

If you have questions about the status of your individual submission of this form*, contact the Direct Loan Servicing Center (see Section 5).*